



# Masood Ahmed

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DOB: 31<sup>st</sup> Aug 1983

## PROFILE SUMMARY:

Worked as Account Collection Manager & Commercial Services PMO, previously worked as Manager Accounts & Finance in Health Safety Environment industry, last but not the least, I also have 10 years banking experience in branch banking sales & operations (Commercial & Retail Banking Group) in a different branches of bank & Centralized Processing Unit at Head Office. I am possessing the required leadership and dynamism necessary to provide a quality service of the highest order and the efficiency to drive products competitive advantage, I have a comprehensive knowledge of the telecom, banking, HSE industries and its procedures as well as having the ability to aim high, think smart and act fast. Currently looking for a suitable position at next level of my career with a progressive, ambitious, and reputable organization.

## KEY COMPETENCIES & SKILLS:

- Hands-on experience with budgeting and risk management
- Excellent knowledge of data analysis and forecasting models
- Proficiency in accounting software
- Solid analytical and decision-making skills
- Leadership abilities
- Willingness to take initiative.
- Customer services orientation.
- Strong personal selling abilities.
- Understanding of Prudential Regulations & IFS
- Project based Accounting & Finance.
- Comprehensive knowledge and robust experience in banking sales & operations.
- Interpersonal & Listening skills (Good Learner).
- hands on experience of handling ERPs, Accounting, Finance, Audit, Compliance, Transaction monitoring.
- In-depth understanding of cash flow management, bank reconciliation, and bookkeeping.
- Advanced level understanding of Collection Policies and Procedures
- Awareness to achieve Collection Targets / Budgets
- Ensure compliance whilst dealing with Customers
- Nil High Risk Audit observations.
- Excellent Communication skills
- In-depth knowledge of banking sector regarding collections, sales and operations.
- Strong negotiation skills
- Good computer skills

## **PROFESSIONAL WORK EXPERIENCE:**

### **A. ZTE Telecom Pakistan** (Telecom Company Like Nokia, Huawei)

From 7th Dec 2018 to 31<sup>st</sup> May 2022 worked as Collection Account Manager PMO Jazz Project.

### **B. HSE Services Head Office Lahore** (HSE Industry Company Like SGS & QHSE International) from 1st July 2017 to 30th Nov 2018 worked as Manager Accounting Finance / Audit.

### **C. Allied Bank Limited** (Banking Industry like ADCB, Emirates Islamic, DIB) from 15<sup>th</sup> Sep, 2007 to Jun 2017 as Manager Operations

## **RESPONSIBILITIES:**

### **ZTE Pakistan (December 2018 to May 2022) – Manager Account Collections PMO**

Responsibilities include Invoicing preparation, Collection strategies, creating forecasting models, assessing risk in investments, and ensuring all accounting activities comply with regulations. I have experience crafting financial strategies and developing an ERP financial module. Ultimately, to maintain company's financial health and increase profitability in the long run. JD Includes as below.

- Reviewing the collections strategy regularly with the Agencies to ensure the desired results are met on weekly and monthly basis.
- Assisting in implementing and constantly monitoring the collections strategy, policies and initiatives for the company with the customer & financial institutions.
- Follow up on all allocated overdue bills / invoices and ensure resolution as per the target assigned.
- Ensure that the individual targets based on both Efficiency and Productivity parameters are met on a monthly basis
- Obtain detailed information about the overdue bills / invoices and the same is documented on collection system for future trails on the account.
- To engage totally with the customer & FI to ensure that they prioritize recovery of company over other industry players.
- To negotiate and ensure quick approvals from customer rollout, technical and end user teams.
- Ensure that the collection process is carried as per policy of company and agreement framework signed with the customer & within the framework of code of conduct and keeping in mind the reputation of the company & customer in industry.
- Any other customer follow up action as required by the company from time to time
- Forecast monthly, quarterly, and annual results
- Approve or reject budgets
- Conduct risk management
- Evaluate and decide on investments
- Allocate resources and manage cash flows
- Conduct profit and cost analyses
- Develop secure procedures to maintain confidential information
- Ensure all accounting activities and internal audits comply with financial regulations
- Consult board members about funding options
- Recommend cost-reducing solutions
- Requirement gathering and getting development of ERP financial module through internal and external team
- Maintain proper records and books of accounts
- Support the preparation and consolidate annual accounting reports
- Post accounting information daily and ensure back up of electronic data
- Generate monthly bank reconciliations and reports

- Assess and process all payments
- Carry out assessment and evaluation on a continuous basis concerning the performance of the staff members
- Act as the receiver of important mail, documents as well as ordered items
- Generate debt recovery schedules and reconciliation
- Offer accounting support to the managerial staff
- Conduct general administrative duties as required

#### **Allied Bank Limited (2015 – 2017):**

Associate Manager in Head Office Centralized Processing Unit (Letter of Guarantee, Account opening, and TDR) developed my skills in centralized operations.

#### **Allied Bank Limited (2013 – 2015)**

Worked as Banking Services Manager in Commercial & Retail Banking developed my managerial & team leadership skills, sales, and operations.

#### **Allied Bank Limited (2010 – 2013)**

Associate Manager Trade & Credits, deal in Forex affairs of a hub consisting of 11 branches Exports includes Advance payments & CAD, Imports Includes L/C opening, Contracts, PAD & FATR; also deal a portfolio of Commercial & SME Loans.

#### **Allied Bank Limited (2007-2010)**

MTO (Management Trainee Officer) developed my initial banking skills by working as an officer in general banking operations.

#### **Sales Management:**

1. Increase sales of products through deepening and cross sell such as Bancassurance, Consumer Products, SME and alternate distribution products as assigned by the management from time to time.
2. Increase compliant liabilities with positive margins of existing and new customers
3. Maintain good relationships with existing customers and deepen existing relationships through regular customer contacts
4. Service bank customers as well as walk-ins within the agreed service standards
5. Register all customer complaints as per the Bank's guidelines and effectively provide resolution in consultation with concerned stakeholders

#### **Cost of Fund Management:**

Work closely with Branch Manager to maximize profitability by improving the CASA deposit base, managing and streaming high-cost deposits towards treasury and other beneficial investments.

## **HSE Services Pakistan (July 2017 to Nov 2018) – Manager Accounting & Fin Head Office Lahore.**

1. Tally sale orders with our quotation & advice for delivery.
2. Get invoices prepared, check and arrange to send to customers with delivery. Preparing Quotations, Project Costing & Preparing Budgets
3. Arrange necessary documents line relevant GD copy and undertaking to send along with invoices for exemption of Income Tax at Source.
4. Arrange to buy tenders, bank drafts for tender fee and security, prepare tender documents offering relevant items and send to the customer on /before due date complete in all respects.
5. Arrange to get prepared the banking docs like Drafts, deposits, withdrawals, Earnest Money, statement etc. Check & Verify accounting transactions done by Accountant, rectifications, maintaining chart of account, inventory management, receivables, and payable management etc.
6. Handling some of import procedures like acquiring Performa Invoices, import documentation like EIF preparation and approvals, coordination with the Freight Forwarders for movement of shipment, reconciliations, preparation of invoices and other documents regarding Customs Clearance

### **ACHIEVEMENTS:**

1. Played a team player role in centralization of Letter of Guarantees & TDR Achieving Monthly **CASA Targets 5.00 (M) P.M**
2. Achieving Credit Card Sales Targets 25 Card P.M Achieving Personal Loans Targets 4.00 (M) P.M Achieving Bancassurance Sales Targets 10.00 (M) Selling & Achieving Targets in Trade Products. Achieving Targets in SME loans.
3. Record **Collection of Rs. 3.00 billion** in ZTE.
4. Qualified interview with SSC team conducted in Dubai represented ZTE.

### **ACADEMICS:**

<b><u>DEGREE/CERTIFICATION</u></b>	<b><u>EXAMINING BODY:</u></b>	<b><u>YEAR</u></b>
1. Masters (Accounting & Finance)	University Of Central Punjab Lahore Pakistan	2006
2. Bachelor of Commerce (IT)	University Of the Punjab Lahore Pakistan	2003
3. F.sc (Pre-Engineering.)	PAF Intermediate College Lahore Cantt	2001
4. Matric (Science)	PAF Intermediate College Lahore Cantt	1999

### **CERTIFICATIONS / ADDITIONAL SKILLS:**

1. Temenos T 24 Core Banking paperless system.
2. MS Office (All versions, esp. MS Word, MS Power Point and MS Excel).
3. Computer Applications & Online banking system.
4. Certificate of Credit Processing & Documentation.
5. Certificate of Anti Money Laundering / CFT. Certificate of Types of Letters of credits.
6. Certificate of Analysis of Financial Statements. Certificate of International Trade.
7. Certificate of Account Management & Centralized Processing. Certificate of E-Banking & E-Commerce.
8. Certificate of Continuing Professional Development from K-Nect 365 The Coach House Ealing Green London.

## REFERENCES:

1. Mr. Hassan Shiekh  
Manager (VP)  
Allied Bank Limited  
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2. Mr. Irfan Daniel  
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